

## HOUSING MARKET INFORMATION

# HOUSING NOW

## Hamilton and Brantford CMAs



CANADA MORTGAGE AND HOUSING CORPORATION

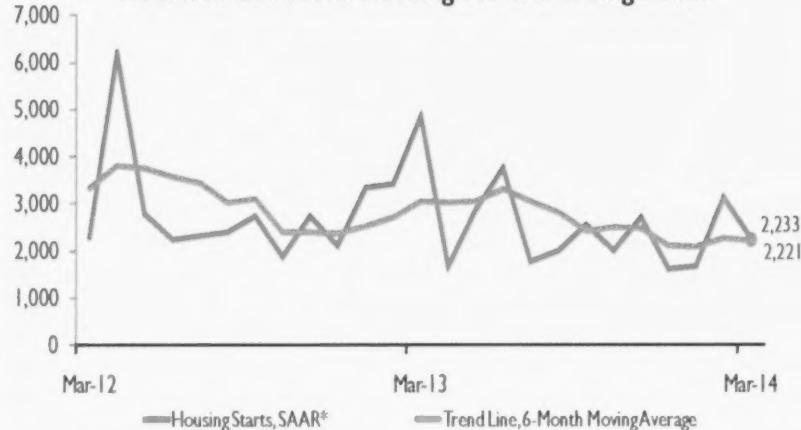
Date Released: April 2014

### Hamilton CMA Highlights

- Hamilton housing starts trending down.
- Weaker apartment construction.
- Existing home sales were up in March.

Figure 1

#### Hamilton CMA Total Housing Starts Trending Down



\* SAAR\*: Seasonally Adjusted Annual Rate.

The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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## New Home Market

Housing starts in the Hamilton Census Metropolitan Area (CMA) were trending lower at 2,221 units in March compared to 2,275 units in February. The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR) of housing starts. The SAAR of housing starts in Hamilton CMA decreased in March 2014 and was in line with the underlying trend.

This month's decline in housing starts was not broad based. There was no apartment construction in the city of Burlington in March, or in the first quarter of 2014. In comparison, at 387 units, the first quarter of 2013 marked Burlington's highest quarterly apartment starts on record. It is not uncommon to see such a big change in apartment starts, as this segment is volatile. For example, one apartment building with 387 units can distort a year-over-year comparison. This makes it very difficult to capture the trend in apartment starts. However, higher apartment starts in 2013 will result in higher apartment completions this year. Consequently, we expect fewer apartment starts in 2014.

Conversely, housing starts were up across all dwelling types in the Township of Grimsby, with the exception of semi-detached housing which remained unchanged in the first quarter of 2014. Single-detached construction was remarkably strong in Grimsby, as the Township recorded its highest number of single-detached housing starts since August 2007. Land availability and relatively lower price points have supported single-detached housing construction in Grimsby.

A tight resale market combined with a lower supply of affordable homes on the existing home market, is putting

pressure on home buyers to buy new. Townhouse starts were up in the City of Hamilton, suggesting that those buying in the affordable price ranges are turning to this new home type. First-time homebuyers or young adults tend to be the segment of the population looking for affordable home types, such as condominiums and townhouses.

The total number of residential building permits fell for a second straight month in February. Building permits measure construction intentions and can serve as a gauge of future housing starts. The February decline in Hamilton's residential building permits occurred entirely in the multiple-family housing segment. The level of apartment construction in 2013 was exceptionally high, which helps explain the drop in building permits for multiple-family housing. Building permits for single-detached homes increased by 3.7 per cent in February 2014 compared to the same month a year ago. The February increase in single-detached building permits halted a fifth consecutive monthly decline, suggesting that the

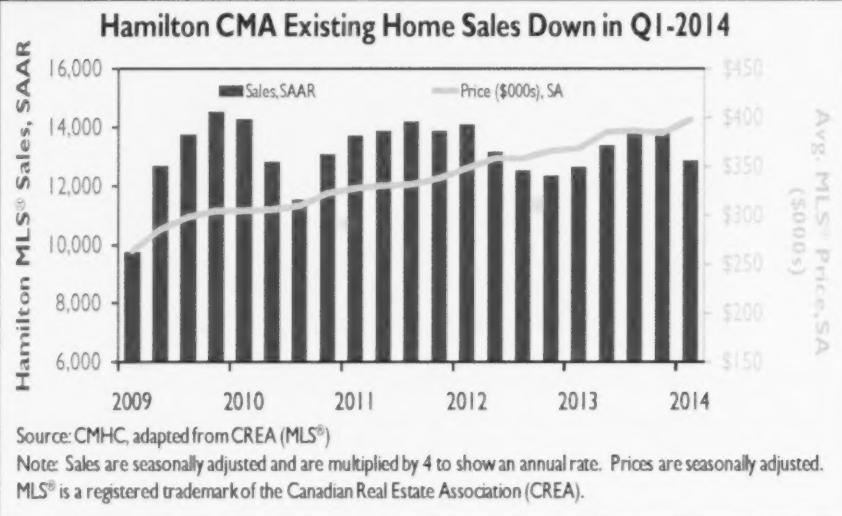
new home market is stabilizing.

Hamilton's New Housing Price Index (NHPI) increased by 2.7 per cent in February 2014 compared to the same month in 2013. Since October of 2012, the NHPI has grown consistently above two per cent, on higher material costs and a tight existing home market. Hamilton's resale market is characterized by fewer new-listings, encouraging some buyers to meet their needs in the new home market. As a result, new home prices tend to follow a pattern that is very similar to existing home prices.

## Existing Home Market

On a seasonally adjusted basis, existing home sales in the Hamilton CMA were up in March 2014, but down for the entire quarter due to weaker numbers in January and February. The March rebound in sales was partly supported by an increase in the number of out-of-town buyers, neutralizing the impacts of a colder weather. The average house price in Toronto continues to grow, which

Figure 2



in turn has widened the price gap between Toronto and Hamilton. As a result, some buyers have moved to Hamilton while commuting to work in Toronto. The long commute is more prevalent among the 25 to 44 age group, as they are more sensitive to house price changes.

Hamilton's resale home market remains tight. On a seasonally adjusted basis, the supply of existing homes declined by four per cent in the first quarter compared to the fourth quarter of 2013. At the current monthly sales rate, it would take about 2.2 months to sell the inventory (active listings) of existing homes on the market, down from the March 2013 level of 2.9 months, according to data from the Realtors Association of Hamilton-Burlington. Meanwhile, the average time on market for all homes was 38 days in March 2014, down from 45 days in March 2013.

The number of local markets was evenly split between those with year-over-year sales increases and those

that registered declines in the first quarter of 2014. Existing home sales in Flamborough, Ancaster, Hamilton West, Stoney Creek, Burlington, Grimsby and Waterdown were up compared to the first quarter of last year. Meanwhile, sales in Hamilton Mountain, Hamilton Centre, Hamilton East, Glanbrook and Dundas were below the first quarter levels of 2013. Average existing home price increased across all local areas, with the exception of Dundas where price declined marginally.

In the first quarter of 2014, the seasonally adjusted average existing home price in the Hamilton CMA increased sharply, following a slight decline in the previous quarter. The Sales-to-New-Listings Ratio (SNLR) remained firmly in sellers' market territory. The SNLR is an indicator of price pressure in the existing home market. Taking the Hamilton-Burlington market as a whole, a sales-to-new-listings ratio above 60 per cent is associated with a sellers'

market. In a sellers' market, home prices generally rise more rapidly than overall inflation. A sales-to-new-listings ratio below 40 per cent has historically accompanied prices that are rising at rates less than inflation, a situation known as a buyer's market. When the sales-to-new-listings ratio is between these thresholds, the market is said to be balanced. New listings are a gauge of the supply of existing homes, while sales are a proxy for demand.

In line with the MLS® average home price data, the Teranet-National Bank House Price Index™ for Hamilton, which uses statistical techniques to control for changes in the types and quality of homes sold over time, increased by 5.2 per cent in March 2014 compared to March 2013.

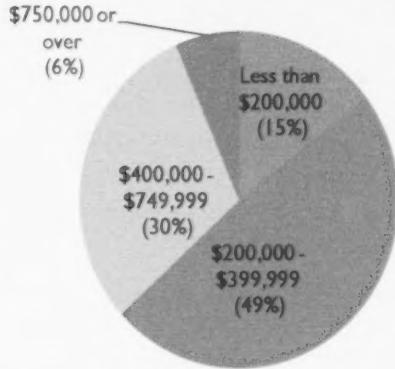
## High-end Houses in Hamilton Gaining Traction

The market share of existing homes sold at \$750,000 or more reached six per cent in the first quarter of 2014, up slightly from five per cent in the same quarter a year ago. More significantly, the market share of homes sold at \$400,000 or more increased to 36 per cent in the first quarter 2014 from 30 per cent in the first quarter of last year. The strong first quarter growth in market share of high-end homes suggested that repeat buyers were confident about the housing market in Hamilton. As one of the main demand factors for purchasing a home, strong full-time job gains combined with relatively low mortgage rates supported the demand for high priced properties. Specifically, in March 2014, full-time employment increased by 2.7 per cent compared to the same month a year earlier.

Conversely, existing homes that cost less than \$200,000 lost market share this first quarter, partly due to fewer new listings. Lower inventory means fewer housing choices, particularly for potential first-time buyers. Generally, most first-time buyers will settle for less expensive houses to enter homeownership. However, the lower number of affordable homes listed on the market makes it more challenging for some first-time buyers to enter the homeownership market.

Figure 3

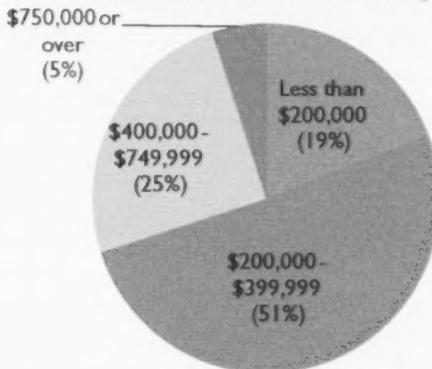
### Hamilton CMA Market Share in Q1-2014



Source: CMHC, adapted from Realtor Association of Hamilton and Burlington (RAHB) data

Figure 4

### Hamilton CMA Market Share in Q1-2013



Source: CMHC, adapted from Realtor Association of Hamilton and Burlington (RAHB) data

## Brantford CMA Highlights

- Brantford housing starts trending relatively flat.
- Strong performance in single-detached housing starts.
- Existing home sales were down.

## New Home Market

Housing starts in the Brantford Census Metropolitan Area (CMA) were trending relatively flat at 366 units in March compared to 353 units in February, signalling that the housing market in Brantford is stabilizing after a particularly harsh winter that slowed residential construction across much of the country.

Single-detached housing starts, which are less volatile and a better indicator of the trend in Brantford residential construction, were up for six consecutive months. The strong performance in single-detached housing construction completely offset the decline in multiple-family housing starts.

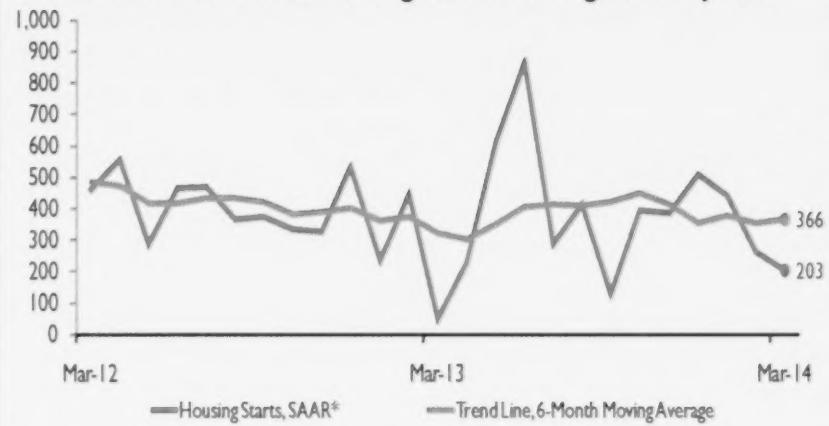
Improving economic conditions and surging in-migration from the more expensive neighbouring municipalities supported residential construction in the Brantford CMA. The rise in the number of single-detached starts suggests that the move-up buyer segment in Brantford is becoming increasingly active. Move-up buyers tend to be in the 45 to 64 age group.

## Existing Home Market

In the first quarter of 2014, seasonally adjusted existing home sales in the Brantford CMA were down compared to the previous quarter. The number

Figure 5

### Brantford CMA Total Housing Starts Trending Relatively Flat



<sup>a</sup> SAAR<sup>b</sup>: Seasonally Adjusted Annual Rate.

of sales decreased more than new-listings. As a result, on a seasonally adjusted basis, the average home price declined in the first quarter 2014 compared to the fourth quarter of 2013. On a year-over-year basis, however, the unadjusted average home price in Brantford was up two per cent from the first quarter of last year.

In the coming months, warmer temperatures, a pickup in demand during the busy spring season and limited housing supply will help stabilize existing home sales in Brantford. Home ownership affordability remained favourable, as the area continues to attract buyers from the more expensive neighbouring municipalities.

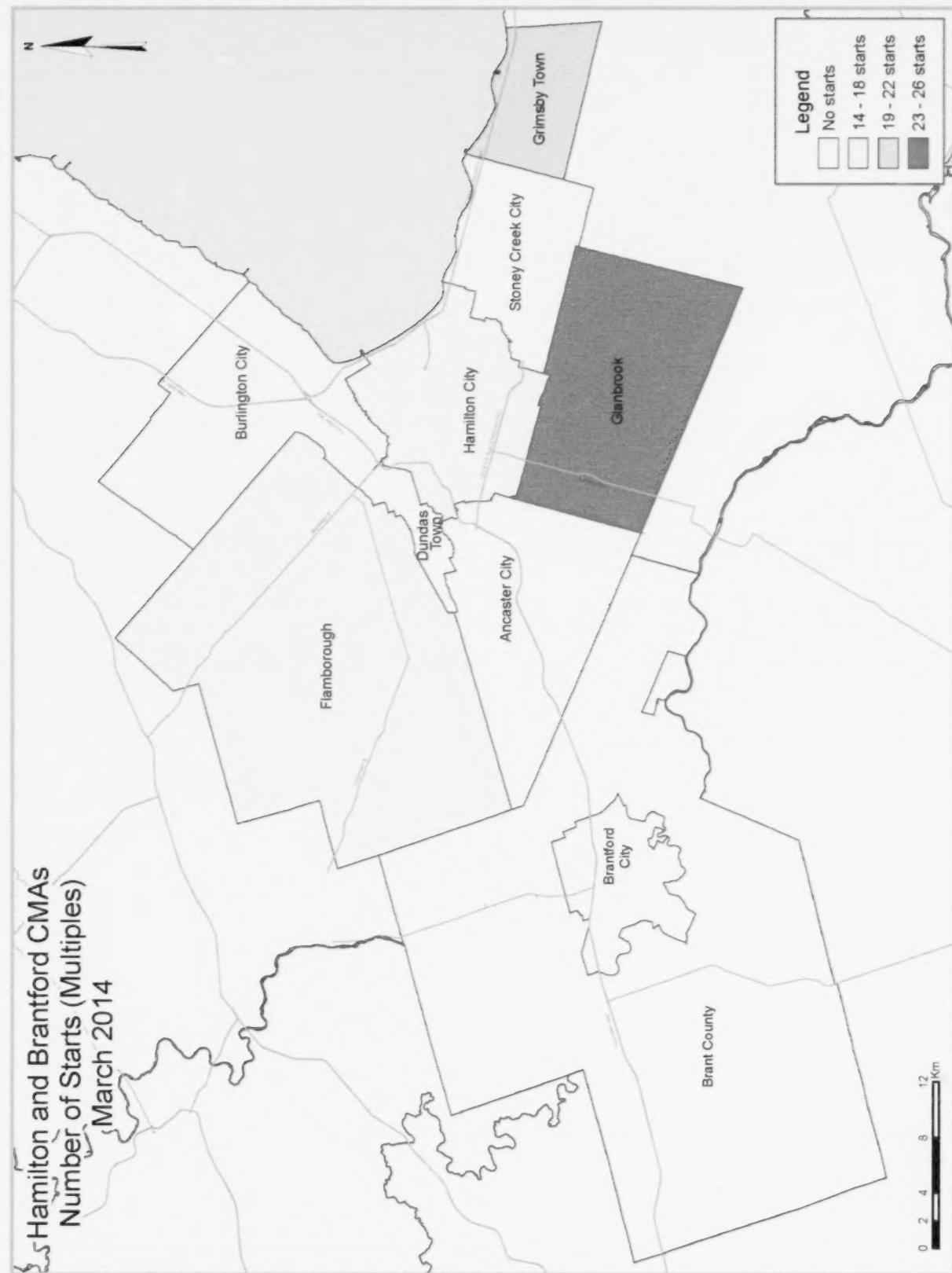
Figure 6

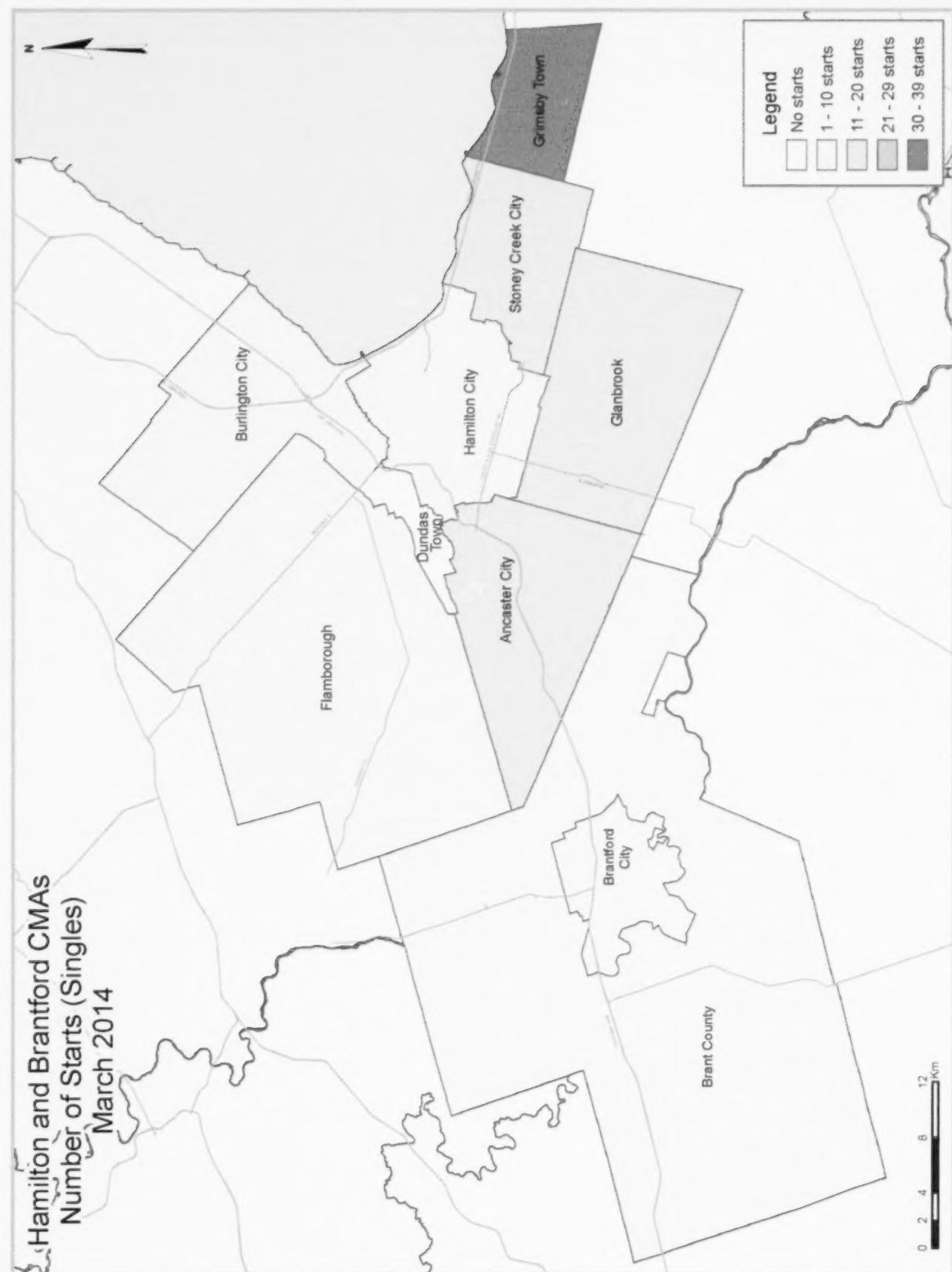
### Brantford CMA Existing Home Sales Down in Q1-2014

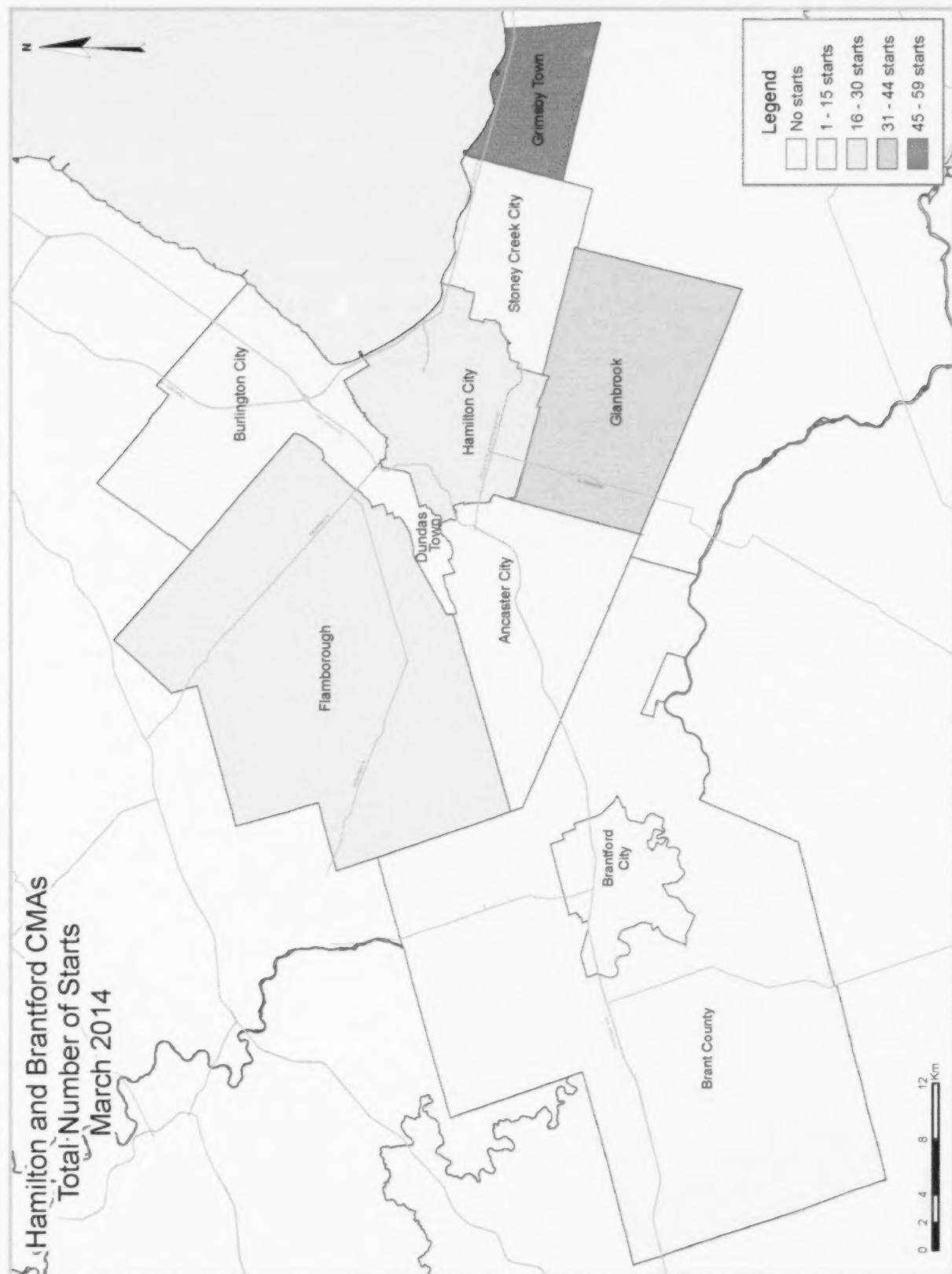


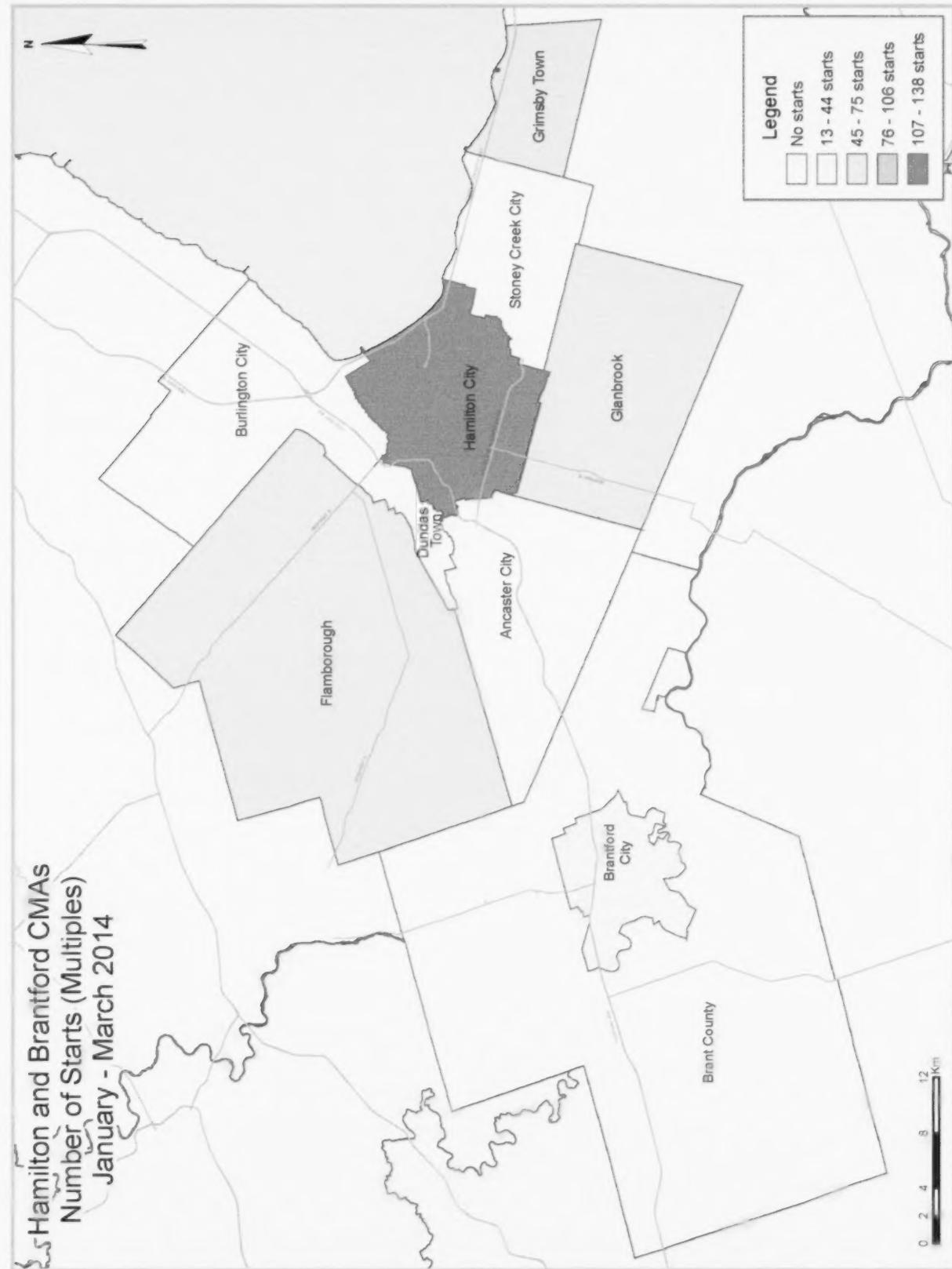
Source: CMHC, adapted from CREA (MLS®)

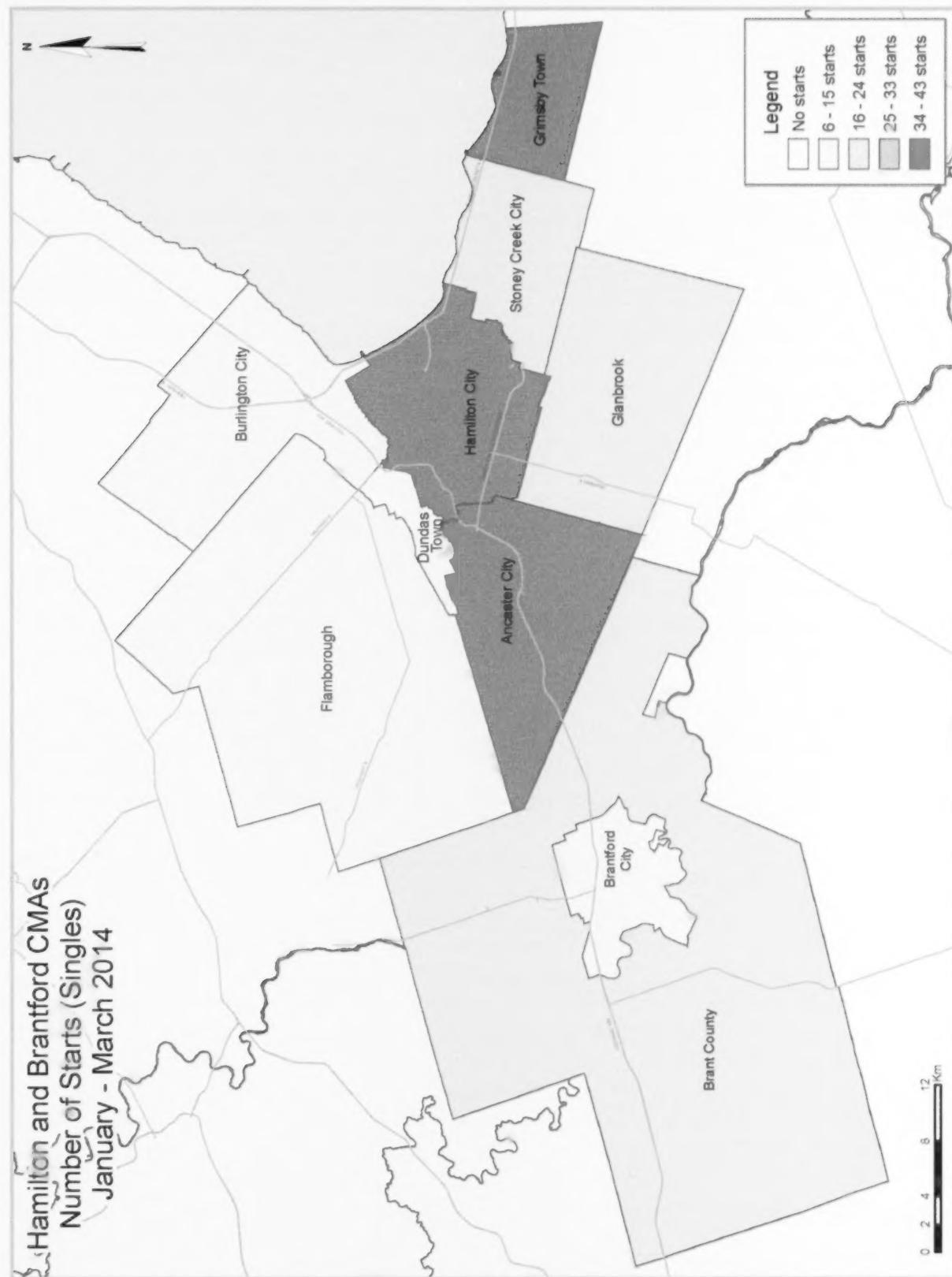
Note: Sales are seasonally adjusted and are multiplied by 4 to show an annual rate. Prices are seasonally adjusted. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

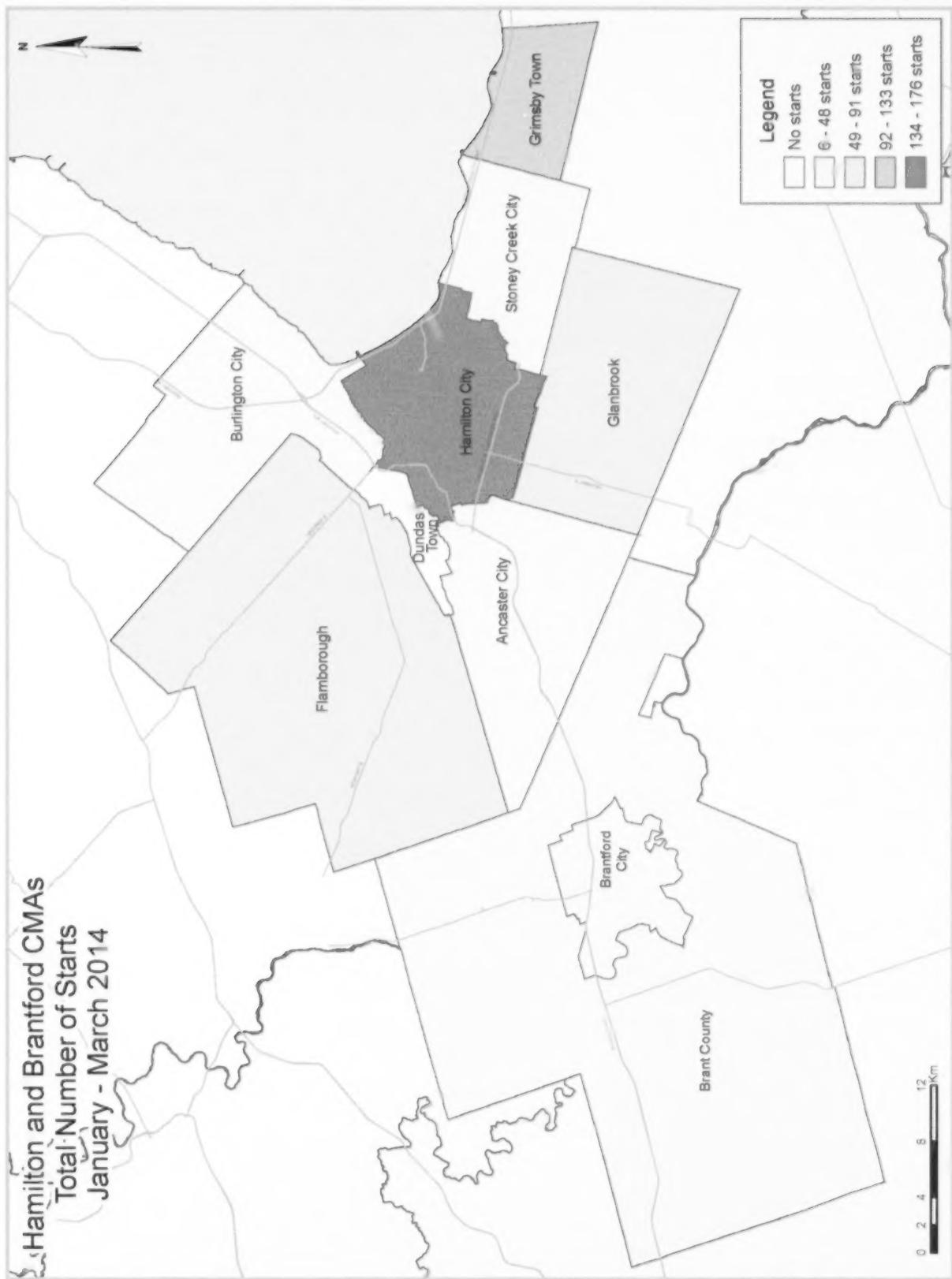












## HOUSING NOW REPORT TABLES

### Available in ALL reports:

- 1 Housing Starts (SAAR and Trend)
- 1.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type – Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type – Year-to-Date
- 3 Completions by Submarket and by Dwelling Type – Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type – Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

### Available in SELECTED Reports:

- 1.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 2.4 Starts by Submarket and by Intended Market – Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market – Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
- 3.4 Completions by Submarket and by Intended Market – Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market – Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

### SYMBOLS

- n/a Not applicable
- \*
- Totals may not add up due to co-operatives and unknown market types
- \*\* Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

**Table Ia: Housing Starts (SAAR and Trend)****March 2014**

<b>Hamilton CMA<sup>1</sup></b>	<b>February 2014</b>	<b>March 2014</b>
Trend <sup>2</sup>	2,275	2,221
SAAR	3,128	2,233
	March 2013	March 2014
<b>Actual</b>		
March - Single-Detached	54	91
March - Multiples	334	74
March - Total	388	165
January to March - Single-Detached	199	178
January to March - Multiples	666	323
January to March - Total	865	501

**Table Ib: Housing Starts (SAAR and Trend)****March 2014**

<b>Brantford CMA<sup>1</sup></b>	<b>February 2014</b>	<b>March 2014</b>
Trend <sup>2</sup>	353	366
SAAR	263	203
	March 2013	March 2014
<b>Actual</b>		
March - Single-Detached	-	7
March - Multiples	4	-
March - Total	4	7
January to March - Single-Detached	22	32
January to March - Multiples	21	13
January to March - Total	43	45

Source: CMHC

<sup>1</sup> Census Metropolitan Area<sup>2</sup> The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

**Table I.1a: Housing Activity Summary of Hamilton CMA**

	March 2014									Total*	
	Freehold			Condominium			Rental				
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other			
<b>STARTS</b>											
March 2014	90	0	74	1	0	0	0	0	165		
March 2013	54	2	25	0	75	232	0	0	388		
% Change	66.7	-100.0	196.0	n/a	-100.0	-100.0	n/a	n/a	-57.5		
Year-to-date 2014	177	2	187	1	28	33	0	73	501		
Year-to-date 2013	199	4	66	0	96	331	14	155	865		
% Change	-11.1	-50.0	183.3	n/a	-70.8	-90.0	-100.0	-52.9	-42.1		
<b>UNDER CONSTRUCTION</b>											
March 2014	532	62	395	3	251	706	182	432	2,563		
March 2013	620	40	286	8	352	807	182	155	2,450		
% Change	-14.2	55.0	38.1	-62.5	-28.7	-12.5	0.0	178.7	4.6		
<b>COMPLETIONS</b>											
March 2014	112	14	59	8	19	0	0	0	212		
March 2013	73	6	0	0	20	33	0	0	132		
% Change	53.4	133.3	n/a	n/a	-5.0	-100.0	n/a	n/a	60.6		
Year-to-date 2014	264	26	123	8	43	0	0	0	464		
Year-to-date 2013	223	12	94	1	47	219	0	0	596		
% Change	18.4	116.7	30.9	**	-8.5	-100.0	n/a	n/a	-22.1		
<b>COMPLETED &amp; NOT ABSORBED</b>											
March 2014	72	6	3	3	7	0	n/a	n/a	91		
March 2013	54	3	12	0	7	8	n/a	n/a	84		
% Change	33.3	100.0	-75.0	n/a	0.0	-100.0	n/a	n/a	8.3		
<b>ABSORBED</b>											
March 2014	115	21	59	6	19	0	n/a	n/a	220		
March 2013	67	4	1	0	22	33	n/a	n/a	127		
% Change	71.6	**	**	n/a	-13.6	-100.0	n/a	n/a	73.2		
Year-to-date 2014	262	26	123	7	43	0	n/a	n/a	461		
Year-to-date 2013	221	12	92	1	49	211	n/a	n/a	586		
% Change	18.6	116.7	33.7	**	-12.2	-100.0	n/a	n/a	-21.3		

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.1b: Housing Activity Summary of Brantford CMA****March 2014**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>STARTS</b>										
March 2014	7	0	0	0	0	0	0	0	7	
March 2013	0	0	4	0	0	0	0	0	4	
% Change	n/a	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	75.0	
Year-to-date 2014	32	0	5	0	0	0	8	0	45	
Year-to-date 2013	22	0	21	0	0	0	0	0	43	
% Change	45.5	n/a	-76.2	n/a	n/a	n/a	n/a	n/a	4.7	
<b>UNDER CONSTRUCTION</b>										
March 2014	152	6	24	0	53	0	8	0	243	
March 2013	115	2	53	0	72	3	14	0	259	
% Change	32.2	200.0	-54.7	n/a	-26.4	-100.0	-42.9	n/a	-6.2	
<b>COMPLETIONS</b>										
March 2014	7	0	0	0	0	0	0	0	7	
March 2013	13	0	0	0	0	0	0	0	13	
% Change	-46.2	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-46.2	
Year-to-date 2014	44	4	10	0	9	0	0	0	67	
Year-to-date 2013	65	6	3	0	0	0	0	0	74	
% Change	-32.3	-33.3	**	n/a	n/a	n/a	n/a	n/a	-9.5	
<b>COMPLETED &amp; NOT ABSORBED</b>										
March 2014	16	0	8	0	17	0	n/a	n/a	41	
March 2013	27	3	4	0	9	0	n/a	n/a	43	
% Change	-40.7	-100.0	100.0	n/a	88.9	n/a	n/a	n/a	-4.7	
<b>ABSORBED</b>										
March 2014	10	0	0	0	1	0	n/a	n/a	11	
March 2013	16	0	0	0	0	0	n/a	n/a	16	
% Change	-37.5	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-31.3	
Year-to-date 2014	54	4	18	0	6	0	n/a	n/a	83	
Year-to-date 2013	66	3	3	0	5	0	n/a	n/a	91	
% Change	-18.2	33.3	**	n/a	20.0	n/a	n/a	n/a	-8.8	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.2: Housing Activity Summary by Submarket****March 2014**

	Ownership							Rental		Total*	
	Freehold			Condominium							
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other			
<b>STARTS</b>											
<b>City of Hamilton</b>											
March 2014	50	0	54	0	0	0	0	0	104		
March 2013	48	2	25	0	17	0	0	0	92		
<b>Former Hamilton City</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Stoney Creek City</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Ancaster City</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Dundas Town</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Flamborough</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Glanbrook</b>											
March 2014	0	0	0	0	0	0	0	0	0		
March 2013	0	0	0	0	0	0	0	0	0		
<b>City of Burlington</b>											
March 2014	2	0	0	0	0	0	0	0	2		
March 2013	0	0	0	0	58	232	0	0	290		
<b>Grimsby</b>											
March 2014	38	0	20	1	0	0	0	0	59		
March 2013	6	0	0	0	0	0	0	0	6		
<b>Hamilton CMA</b>											
March 2014	90	0	74	1	0	0	0	0	165		
March 2013	54	2	25	0	75	232	0	0	388		
<b>Brant County</b>											
March 2014	6	0	0	0	0	0	0	0	6		
March 2013	0	0	0	0	0	0	0	0	0		
<b>Brantford City</b>											
March 2014	1	0	0	0	0	0	0	0	1		
March 2013	0	0	4	0	0	0	0	0	4		
<b>Brantford CMA</b>											
March 2014	7	0	0	0	0	0	0	0	7		
March 2013	0	0	4	0	0	0	0	0	4		

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.2: Housing Activity Summary by Submarket****March 2014**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
<b>UNDER CONSTRUCTION</b>									
<b>City of Hamilton</b>									
March 2014	405	48	286	1	154	237	182	125	1,438
March 2013	511	38	261	7	236	237	182	0	1,472
<b>Former Hamilton City</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>Stoney Creek City</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>Ancaster City</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>Dundas Town</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>Flamborough</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>Glanbrook</b>									
March 2014	0	0	0	0	0	0	0	0	0
March 2013	0	0	0	0	0	0	0	0	0
<b>City of Burlington</b>									
March 2014	76	14	8	0	46	436	0	307	887
March 2013	91	2	25	0	108	570	0	155	951
<b>Grimsby</b>									
March 2014	51	0	101	2	51	33	0	0	238
March 2013	18	0	0	1	8	0	0	0	27
<b>Hamilton CMA</b>									
March 2014	532	62	395	3	251	706	182	432	2,563
March 2013	620	40	286	8	352	807	182	155	2,450
<b>Brant County</b>									
March 2014	57	2	3	0	14	0	0	0	76
March 2013	46	0	0	0	12	3	0	0	61
<b>Brantford City</b>									
March 2014	95	4	21	0	39	0	8	0	167
March 2013	69	2	53	0	60	0	14	0	198
<b>Brantford CMA</b>									
March 2014	152	6	24	0	53	0	8	0	243
March 2013	115	2	53	0	72	3	14	0	259

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket****March 2014**

	Ownership						Rental		Total*	
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
<b>COMPLETIONS</b>										
<b>City of Hamilton</b>										
March 2014	94	14	50	1	12	0	0	0	171	
March 2013	57	6	0	0	20	33	0	0	116	
<b>Former Hamilton City</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>Stoney Creek City</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>Ancaster City</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>Dundas Town</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>Flamborough</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>Glanbrook</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	0	0	0	0	0	0	0	0	0	
<b>City of Burlington</b>										
March 2014	10	0	6	0	7	0	0	0	23	
March 2013	12	0	0	0	0	0	0	0	12	
<b>Grimsby</b>										
March 2014	8	0	3	7	0	0	0	0	18	
March 2013	4	0	0	0	0	0	0	0	4	
<b>Hamilton CMA</b>										
March 2014	112	14	59	8	19	0	0	0	212	
March 2013	73	6	0	0	20	33	0	0	132	
<b>Brant County</b>										
March 2014	7	0	0	0	0	0	0	0	7	
March 2013	7	0	0	0	0	0	0	0	7	
<b>Brantford City</b>										
March 2014	0	0	0	0	0	0	0	0	0	
March 2013	6	0	0	0	0	0	0	0	6	
<b>Brantford CMA</b>										
March 2014	7	0	0	0	0	0	0	0	7	
March 2013	13	0	0	0	0	0	0	0	13	

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket****March 2014**

	Ownership						Rental		Total*
	Freehold			Condominium			Single,	Apt. &	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
<b>COMPLETED &amp; NOT ABSORBED</b>									
<b>City of Hamilton</b>									
March 2014	55	6	3	0	5	0	n/a	n/a	69
March 2013	38	3	10	0	7	0	n/a	n/a	58
<b>Former Hamilton City</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>Stoney Creek City</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>Ancaster City</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>Dundas Town</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>Flamborough</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>Glanbrook</b>									
March 2014	0	0	0	0	0	0	n/a	n/a	0
March 2013	0	0	0	0	0	0	n/a	n/a	0
<b>City of Burlington</b>									
March 2014	8	0	0	0	2	0	n/a	n/a	10
March 2013	10	0	0	0	0	8	n/a	n/a	18
<b>Grimsby</b>									
March 2014	9	0	0	3	0	0	n/a	n/a	12
March 2013	6	0	2	0	0	0	n/a	n/a	8
<b>Hamilton CMA</b>									
March 2014	72	6	3	3	7	0	n/a	n/a	91
March 2013	54	3	12	0	7	8	n/a	n/a	84
<b>Brant County</b>									
March 2014	4	0	0	0	1	0	n/a	n/a	5
March 2013	11	2	0	0	0	0	n/a	n/a	13
<b>Brantford City</b>									
March 2014	12	0	8	0	16	0	n/a	n/a	36
March 2013	16	1	4	0	9	0	n/a	n/a	30
<b>Brantford CMA</b>									
March 2014	16	0	8	0	17	0	n/a	n/a	41
March 2013	27	3	4	0	9	0	n/a	n/a	43

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table 1.2: Housing Activity Summary by Submarket****March 2014**

	Ownership							Rental		Total <sup>1*</sup>	
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other			
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other					
<b>ABSORBED</b>											
<b>City of Hamilton</b>											
March 2014	97	21	50	1	12	0	n/a	n/a	181		
March 2013	52	4	1	0	21	33	n/a	n/a	111		
<b>Former Hamilton City</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>Stoney Creek City</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>Ancaster City</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>Dundas Town</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>Flamborough</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>Glanbrook</b>											
March 2014	0	0	0	0	0	0	n/a	n/a	0		
March 2013	0	0	0	0	0	0	n/a	n/a	0		
<b>City of Burlington</b>											
March 2014	11	0	6	0	7	0	n/a	n/a	24		
March 2013	13	0	0	0	0	0	n/a	n/a	13		
<b>Grimsby</b>											
March 2014	7	0	3	5	0	0	n/a	n/a	15		
March 2013	2	0	0	0	1	0	n/a	n/a	3		
<b>Hamilton CMA</b>											
March 2014	115	21	59	6	19	0	n/a	n/a	220		
March 2013	67	4	1	0	22	33	n/a	n/a	127		
<b>Brant County</b>											
March 2014	9	0	0	0	0	0	n/a	n/a	9		
March 2013	6	0	0	0	0	0	n/a	n/a	6		
<b>Brantford City</b>											
March 2014	1	0	0	0	1	0	n/a	n/a	2		
March 2013	10	0	0	0	0	0	n/a	n/a	10		
<b>Brantford CMA</b>											
March 2014	10	0	0	0	1	0	n/a	n/a	11		
March 2013	16	0	0	0	0	0	n/a	n/a	16		

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

**Table I.3a: History of Housing Starts of Hamilton CMA  
2004 - 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093

Source: CMHC (Starts and Completions Survey)

**Table I.3b: History of Housing Starts of Brantford CMA**  
**2004 - 2013**

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	*%	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type****March 2014**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2014	March 2013	% Change								
<b>Hamilton CMA</b>	91	54	0	2	74	100	0	232	165	388	-57.5
City of Hamilton	50	48	0	2	54	42	0	0	104	92	13.0
Former Hamilton City	9	7	0	0	14	0	0	0	23	7	**
Stoney Creek City	14	17	0	2	0	0	0	0	14	19	-26.3
Ancaster City	14	17	0	0	0	0	0	0	14	17	-17.6
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	2	3	0	0	14	27	0	0	16	30	-46.7
Glanbrook	11	4	0	0	26	15	0	0	37	19	94.7
City of Burlington	2	0	0	0	0	58	0	232	2	290	-99.3
Grimsby	39	6	0	0	20	0	0	0	59	6	**
<b>Brantford CMA</b>	7	0	0	0	0	4	0	0	7	4	75.0
Brant County	6	n/a	0	n/a	0	n/a	0	n/a	6	n/a	n/a
Brantford City	1	0	0	0	0	4	0	0	1	4	-75.0

**Table 2.1: Starts by Submarket and by Dwelling Type****January - March 2014**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
<b>Hamilton CMA</b>	178	199	2	4	215	176	106	486	501	865	-42.1
City of Hamilton	129	184	2	4	175	118	73	99	379	405	-6.4
Former Hamilton City	38	37	0	2	65	0	73	99	176	138	27.5
Stoney Creek City	23	21	0	2	0	28	0	0	23	51	-54.9
Ancaster City	36	39	0	0	0	0	0	0	36	39	-7.7
Dundas Town	0	1	0	0	0	0	0	0	0	1	100.0
Flamborough	8	32	0	0	58	41	0	0	66	73	-9.6
Glanbrook	24	54	2	0	52	49	0	0	78	103	-24.3
City of Burlington	6	7	0	0	0	58	0	387	6	452	-98.7
Grimsby	43	8	0	0	40	0	33	0	116	8	**
<b>Brantford CMA</b>	32	22	0	0	13	21	0	0	45	43	4.7
Brant County	17	n/a	0	n/a	0	n/a	0	n/a	17	n/a	n/a
Brantford City	15	15	0	0	13	21	0	0	28	36	-22.2

Source: CMHC (Starts and Completions Survey)

**Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market****March 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013
<b>Hamilton CMA</b>	74	100	0	0	0	232	0	0
City of Hamilton	54	42	0	0	0	0	0	0
Former Hamilton City	14	0	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	14	27	0	0	0	0	0	0
Glanbrook	26	15	0	0	0	0	0	0
City of Burlington	0	58	0	0	0	232	0	0
Grimsby	20	0	0	0	0	0	0	0
<b>Brantford CMA</b>	0	4	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	4	0	0	0	0	0	0

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market****January - March 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
<b>Hamilton CMA</b>	215	162	0	14	33	331	73	155
City of Hamilton	175	104	0	14	0	99	73	0
Former Hamilton City	65	0	0	0	0	99	73	0
Stoney Creek City	0	14	0	14	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	58	41	0	0	0	0	0	0
Glanbrook	52	49	0	0	0	0	0	0
City of Burlington	0	58	0	0	0	232	0	155
Grimsby	40	0	0	0	33	0	0	0
<b>Brantford CMA</b>	5	21	8	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	5	21	8	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market****March 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013
<b>Hamilton CMA</b>	164	81	1	307	0	0	165	388
City of Hamilton	104	75	0	17	0	0	104	92
Former Hamilton City	23	7	0	0	0	0	23	7
Stoney Creek City	14	19	0	0	0	0	14	19
Ancaster City	14	17	0	0	0	0	14	17
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	16	23	0	7	0	0	16	30
Glanbrook	37	9	0	10	0	0	37	19
City of Burlington	2	0	0	290	0	0	2	290
Grimsby	58	6	1	0	0	0	59	6
<b>Brantford CMA</b>	7	4	0	0	0	0	7	4
Brant County	6	n/a	0	n/a	0	n/a	6	n/a
Brantford City	1	4	0	0	0	0	1	4

**Table 2.5: Starts by Submarket and by Intended Market****January - March 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
<b>Hamilton CMA</b>	366	269	62	427	73	169	501	865
City of Hamilton	278	254	28	137	73	14	379	405
Former Hamilton City	103	39	0	99	73	0	176	138
Stoney Creek City	23	23	0	14	0	14	23	51
Ancaster City	36	39	0	0	0	0	36	39
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	38	66	28	7	0	0	66	73
Glanbrook	78	86	0	17	0	0	78	103
City of Burlington	6	7	0	290	0	155	6	452
Grimsby	82	8	34	0	0	0	116	8
<b>Brantford CMA</b>	37	43	0	0	8	0	45	43
Brant County	17	n/a	0	n/a	0	n/a	17	n/a
Brantford City	20	36	0	0	8	0	28	36

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type****March 2014**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	March 2014	March 2013	% Change								
<b>Hamilton CMA</b>	120	73	14	6	78	20	0	33	212	132	60.6
City of Hamilton	95	57	14	6	62	20	0	33	171	116	47.4
Former Hamilton City	22	13	2	0	0	0	0	33	24	46	-47.8
Stoney Creek City	10	4	6	4	25	0	0	0	41	8	***
Ancaster City	16	8	0	0	8	5	0	0	24	13	84.6
Dundas Town	1	0	0	0	0	0	0	0	1	0	n/a
Flamborough	8	11	6	0	16	0	0	0	30	11	172.7
Glanbrook	38	21	0	2	13	15	0	0	51	38	34.2
City of Burlington	10	12	0	0	13	0	0	0	23	12	91.7
Grimsby	15	4	0	0	3	0	0	0	18	4	***
<b>Brantford CMA</b>	7	13	0	0	0	0	0	0	7	13	-46.2
Brant County	7	n/a	0	n/a	0	n/a	0	n/a	7	n/a	n/a
Brantford City	0	6	0	0	0	0	0	0	0	6	-100.0

**Table 3.1: Completions by Submarket and by Dwelling Type****January - March 2014**

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	% Change
<b>Hamilton CMA</b>	272	224	26	12	166	141	0	219	464	596	-22.1
City of Hamilton	236	193	26	12	130	123	0	33	392	361	8.6
Former Hamilton City	56	52	6	0	6	22	0	33	68	107	-36.4
Stoney Creek City	30	19	14	4	25	64	0	0	69	87	-20.7
Ancaster City	72	25	0	0	28	16	0	0	100	41	143.9
Dundas Town	2	2	0	0	0	0	0	0	2	2	0.0
Flamborough	10	31	6	2	16	0	0	0	32	33	-3.0
Glanbrook	66	64	0	6	55	21	0	0	121	91	33.0
City of Burlington	17	20	0	0	33	10	0	186	50	216	-76.9
Grimsby	19	11	0	0	3	8	0	0	22	19	15.8
<b>Brantford CMA</b>	44	65	4	6	19	3	0	0	67	74	-9.5
Brant County	26	n/a	0	n/a	0	n/a	0	n/a	26	n/a	n/a
Brantford City	18	49	4	4	19	3	0	0	41	56	-26.8

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market****March 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013
<b>Hamilton CMA</b>	78	20	0	0	0	33	0	0
City of Hamilton	62	20	0	0	0	33	0	0
Former Hamilton City	0	0	0	0	0	33	0	0
Stoney Creek City	25	0	0	0	0	0	0	0
Ancaster City	8	5	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	16	0	0	0	0	0	0	0
Glanbrook	13	15	0	0	0	0	0	0
City of Burlington	13	0	0	0	0	0	0	0
Grimsby	3	0	0	0	0	0	0	0
<b>Brantford CMA</b>	0	0	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	0	0	0	0	0	0	0	0

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market****January - March 2014**

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
<b>Hamilton CMA</b>	166	141	0	0	0	219	0	0
City of Hamilton	130	123	0	0	0	33	0	0
Former Hamilton City	6	22	0	0	0	33	0	0
Stoney Creek City	25	64	0	0	0	0	0	0
Ancaster City	28	16	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	16	0	0	0	0	0	0	0
Glanbrook	55	21	0	0	0	0	0	0
City of Burlington	33	10	0	0	0	186	0	0
Grimsby	3	8	0	0	0	0	0	0
<b>Brantford CMA</b>	19	3	0	0	0	0	0	0
Brant County	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	19	3	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market****March 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013	March 2014	March 2013
<b>Hamilton CMA</b>	185	79	27	53	0	0	212	132
City of Hamilton	158	63	13	53	0	0	171	116
Former Hamilton City	24	13	0	33	0	0	24	46
Stoney Creek City	41	8	0	0	0	0	41	8
Ancaster City	23	8	1	5	0	0	24	13
Dundas Town	1	0	0	0	0	0	1	0
Flamborough	18	11	12	0	0	0	30	11
Glanbrook	51	23	0	15	0	0	51	38
City of Burlington	16	12	7	0	0	0	23	12
Grimsby	11	4	7	0	0	0	18	4
<b>Brantford CMA</b>	7	13	0	0	0	0	7	13
Brant County	7	n/a	0	n/a	0	n/a	7	n/a
Brantford City	0	6	0	0	0	0	0	6

**Table 3.5: Completions by Submarket and by Intended Market****January - March 2014**

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013	YTD 2014	YTD 2013
<b>Hamilton CMA</b>	413	329	51	267	0	0	464	596
City of Hamilton	369	281	23	80	0	0	392	361
Former Hamilton City	68	67	0	40	0	0	68	107
Stoney Creek City	69	78	0	9	0	0	69	87
Ancaster City	99	25	1	16	0	0	100	41
Dundas Town	2	2	0	0	0	0	2	2
Flamborough	20	33	12	0	0	0	32	33
Glanbrook	111	76	10	15	0	0	121	91
City of Burlington	29	30	21	186	0	0	50	216
Grimsby	15	18	7	1	0	0	22	19
<b>Brantford CMA</b>	58	74	9	0	0	0	67	74
Brant County	26	n/a	0	n/a	0	n/a	26	n/a
Brantford City	32	56	9	0	0	0	41	56

Source: CMHC (Starts and Completions Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range****March 2014**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)			
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +							
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)						
<b>City of Hamilton</b>																
March 2014	11	11.8	8	8.6	30	32.3	16	17.2	28	30.1	93	436,700	482,482			
March 2013	10	19.6	9	17.6	5	9.8	7	13.7	20	39.2	51	454,900	491,681			
Year-to-date 2014	31	13.3	29	12.4	53	22.7	44	18.9	76	32.6	233	456,990	484,584			
Year-to-date 2013	27	14.9	39	21.5	34	18.8	26	14.4	55	30.4	181	434,900	478,664			
<b>Former Hamilton City</b>																
March 2014	2	8.7	3	13.0	11	47.8	1	4.3	6	26.1	23	420,000	445,962			
March 2013	2	16.7	5	41.7	3	25.0	0	0.0	2	16.7	12	390,990	409,817			
Year-to-date 2014	3	5.5	11	20.0	20	36.4	5	9.1	16	29.1	55	428,537	466,603			
Year-to-date 2013	6	11.3	19	35.8	19	35.8	4	7.5	5	9.4	53	402,000	411,164			
<b>Stoney Creek City</b>																
March 2014	0	0.0	2	20.0	1	10.0	3	30.0	4	40.0	10	494,900	509,530			
March 2013	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	2	—	—			
Year-to-date 2014	8	26.7	6	20.0	6	20.0	5	16.7	5	16.7	30	409,450	424,053			
Year-to-date 2013	0	0.0	5	31.3	4	25.0	3	18.8	4	25.0	16	449,900	533,729			
<b>Ancaster City</b>																
March 2014	0	0.0	0	0.0	5	29.4	3	17.6	9	52.9	17	514,000	512,695			
March 2013	0	0.0	1	14.3	0	0.0	1	14.3	5	71.4	7	—	—			
Year-to-date 2014	1	1.4	4	5.6	11	15.3	17	23.6	39	54.2	72	507,900	539,988			
Year-to-date 2013	0	0.0	4	16.7	3	12.5	8	33.3	9	37.5	24	492,994	568,823			
<b>Dundas Town</b>																
March 2014	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	—	—			
March 2013	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	—	—			
Year-to-date 2014	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	—	—			
Year-to-date 2013	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	—	—			
<b>Flamborough</b>																
March 2014	2	33.3	0	0.0	0	0.0	0	0.0	4	66.7	6	—	—			
March 2013	0	0.0	0	0.0	0	0.0	1	9.1	10	90.9	11	609,000	634,636			
Year-to-date 2014	2	25.0	0	0.0	0	0.0	0	0.0	6	75.0	8	—	—			
Year-to-date 2013	0	0.0	1	3.4	0	0.0	3	10.3	25	86.2	29	609,000	639,000			
<b>Glanbrook</b>																
March 2014	7	19.4	3	8.3	13	36.1	9	25.0	4	11.1	36	430,264	433,211			
March 2013	8	42.1	3	15.8	1	5.3	4	21.1	3	15.8	19	369,900	399,638			
Year-to-date 2014	17	25.8	8	12.1	16	24.2	17	25.8	8	12.1	66	429,995	425,896			
Year-to-date 2013	21	36.2	10	17.2	8	13.8	8	13.8	11	19.0	58	392,644	406,451			
<b>City of Burlington</b>																
March 2014	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	700,000	904,633			
March 2013	0	0.0	0	0.0	0	0.0	1	7.7	12	92.3	13	590,000	684,615			
Year-to-date 2014	0	0.0	1	5.6	0	0.0	0	0.0	17	94.4	18	699,500	1,031,218			
Year-to-date 2013	0	0.0	0	0.0	0	0.0	1	4.5	21	95.5	22	725,000	1,227,272			
<b>Grimsby</b>																
March 2014	3	25.0	1	8.3	2	16.7	2	16.7	4	33.3	12	442,450	437,149			
March 2013	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	—	—			
Year-to-date 2014	3	25.0	1	8.3	2	16.7	2	16.7	4	33.3	12	442,450	437,149			
Year-to-date 2013	0	0.0	0	0.0	0	0.0	6	60.0	4	40.0	10	496,900	535,100			

Source: CMHC (Market Absorption Survey)

**Table 4a: Absorbed Single-Detached Units by Price Range****March 2014**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)			
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +							
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)						
<b>Hamilton CMA</b>																
March 2014	14	12.1	9	7.8	32	27.6	18	15.5	43	37.1	116	458,445	517,824			
March 2013	10	15.2	9	13.6	5	7.6	9	13.6	33	50.0	66	504,995	530,387			
Year-to-date 2014	34	12.9	31	11.8	55	20.9	46	17.5	97	36.9	263	462,900	519,832			
Year-to-date 2013	27	12.7	39	18.3	34	16.0	33	15.5	80	37.6	213	459,900	558,635			

Source: CMHC (Market Absorption Survey)

**Table 4b: Absorbed Single-Detached Units by Price Range****March 2014**

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)			
	< \$350,000		\$350,000 - \$399,999		\$400,000 - \$449,999		\$450,000 - \$499,999		\$500,000 +							
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)						
<b>Brant County</b>																
March 2014	1	11.1	1	11.1	2	22.2	0	0.0	5	55.6	9	--	--			
March 2013	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
Year-to-date 2014	2	7.1	3	10.7	2	7.1	2	7.1	19	67.9	28	550,000	559,594			
Year-to-date 2013	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
<b>Brantford City</b>																
March 2014	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	--	--			
March 2013	8	80.0	1	10.0	0	0.0	1	10.0	0	0.0	10	330,000	333,897			
Year-to-date 2014	17	65.4	7	26.9	2	7.7	0	0.0	0	0.0	26	340,990	319,856			
Year-to-date 2013	28	58.3	8	16.7	4	8.3	7	14.6	1	2.1	48	337,495	357,514			
<b>Brantford CMA</b>																
March 2014	1	10.0	2	20.0	2	20.0	0	0.0	5	50.0	10	483,794	542,983			
March 2013	9	56.3	3	18.8	2	12.5	1	6.3	1	6.3	16	342,495	358,936			
Year-to-date 2014	19	35.2	10	18.5	4	7.4	2	3.7	19	35.2	54	385,000	444,165			
Year-to-date 2013	32	48.5	11	16.7	8	12.1	7	10.6	8	12.1	66	352,495	393,747			

Source: CMHC (Market Absorption Survey)

**Table 4.1: Average Price (\$) of Absorbed Single-detached Units****March 2014**

<b>Submarket</b>	<b>March 2014</b>	<b>March 2013</b>	<b>% Change</b>	<b>YTD 2014</b>	<b>YTD 2013</b>	<b>% Change</b>
<b>Hamilton CMA</b>	<b>517,824</b>	<b>530,387</b>	<b>-2.4</b>	<b>519,832</b>	<b>558,635</b>	<b>-6.9</b>
City of Hamilton	482,482	491,681	-1.9	484,584	478,664	1.2
Former Hamilton City	445,962	409,817	8.8	466,603	411,164	13.5
Stoney Creek City	509,530	--	n/a	424,053	533,729	-20.5
Ancaster City	512,695	--	n/a	539,988	568,823	-5.1
Dundas Town	--	--	n/a	--	--	n/a
Flamborough	--	634,636	n/a	--	639,000	n/a
Glanbrook	433,211	399,638	8.4	425,896	406,451	4.8
City of Burlington	904,633	684,615	32.1	1,031,218	1,227,272	-16.0
Grimsby	437,149	--	n/a	437,149	535,100	-18.3
<b>Brantford CMA</b>	<b>542,983</b>	<b>358,936</b>	<b>51.3</b>	<b>444,165</b>	<b>393,747</b>	<b>12.8</b>
Brant County	--	n/a	n/a	559,594	n/a	n/a
Brantford City	--	333,897	n/a	319,856	357,514	-10.5

Source: CMHC (Market Absorption Survey)

**Table 5a: MLS® Residential Activity for Hamilton****March 2014**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to-New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2013	January	719	-7.0	1,050	1,459	1,545	68.0	349,943	4.7	360,555
	February	912	-15.9	1,035	1,390	1,491	69.4	375,381	5.2	369,457
	March	1,121	-14.6	1,081	1,765	1,598	67.6	388,147	9.9	377,494
	April	1,456	4.4	1,087	2,002	1,529	71.1	379,308	0.4	374,363
	May	1,540	2.8	1,131	2,087	1,564	72.3	416,664	12.8	399,294
	June	1,313	1.4	1,130	1,836	1,605	70.4	390,572	7.5	381,731
	July	1,237	3.9	1,064	1,684	1,598	66.6	383,240	10.8	383,124
	August	1,151	7.6	1,176	1,509	1,661	70.8	376,284	3.2	384,955
	September	1,154	30.5	1,230	1,798	1,652	74.5	390,638	8.7	390,737
	October	1,157	9.8	1,139	1,581	1,593	71.5	384,534	4.6	387,653
	November	1,022	13.1	1,213	1,177	1,595	76.1	368,947	-0.1	368,444
	December	689	19.8	1,137	529	1,387	82.0	371,037	10.3	396,890
2014	January	742	3.2	1,070	1,349	1,484	72.1	386,451	10.4	398,584
	February	922	1.1	1,044	1,306	1,423	73.4	398,239	6.1	393,440
	March	1,215	8.4	1,106	1,731	1,474	75.0	410,553	5.8	404,046
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
		Q1 2013	2,752	-13.2		4,614		373,935	6.9	
		Q1 2014	2,879	4.6		4,386		400,398	7.1	
		YTD 2013	2,752	-13.2		4,614		373,935	6.9	
		YTD 2014	2,879	4.6		4,386		400,398	7.1	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 5b: MLS® Residential Activity for Brantford****March 2014**

		Number of Sales <sup>1</sup>	Yr/Yr <sup>2</sup> (%)	Sales SA <sup>1</sup>	Number of New Listings <sup>1</sup>	New Listings SA <sup>1</sup>	Sales-to-New Listings SA <sup>2</sup>	Average Price <sup>1</sup> (\$)	Yr/Yr <sup>2</sup> (%)	Average Price <sup>1</sup> (\$) SA
2013	January	118	12.4	158	295	288	54.9	274,505	21.2	274,505
	February	158	4.6	170	246	279	60.9	242,110	7.0	242,110
	March	173	-14.8	172	271	276	62.3	257,618	10.3	257,618
	April	213	12.7	170	383	285	59.6	270,767	12.2	270,767
	May	236	11.3	172	370	288	59.7	263,039	2.6	263,039
	June	245	31.7	215	303	286	75.2	261,989	2.0	261,989
	July	183	0.5	149	288	259	57.5	250,496	-0.9	250,496
	August	172	-8.0	164	243	267	61.4	276,740	10.9	276,740
	September	173	16.1	162	277	275	58.9	259,138	8.2	259,138
	October	172	-6.0	171	267	275	62.2	272,641	6.4	272,641
	November	214	39.9	241	190	245	98.4	260,794	4.7	260,794
	December	173	108.4	285	87	197	144.7	286,599	17.3	286,599
2014	January	97	-17.8	126	193	207	60.9	245,837	-10.4	245,837
	February	110	-30.4	120	166	194	61.9	254,870	5.3	254,870
	March	161	-6.9	163	249	229	71.8	275,975	7.1	275,975
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
		Q1 2013	449	-2.2		812		256,599	11.8	
		Q1 2014	368	-18.0		608		261,723	2.0	
		YTD 2013	449	-2.2		812		256,599	11.8	
		YTD 2014	368	-18.0		608		261,723	2.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

<sup>1</sup>Source: CREA<sup>2</sup>Source: CMHC, adapted from MLS® data supplied by CREA

**Table 6a: Economic Indicators****March 2014**

		Interest Rates		NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market				Average Weekly Earnings (\$)			
		P & I Per \$100,000	Mortgage Rates (%)			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA					
			1 Yr. Term										
2013	January	595	3.00	5.24	107.0	121.3	384.1	5.9	65.0	906			
	February	595	3.00	5.24	107.1	122.8	387.8	5.8	65.5	897			
	March	590	3.00	5.14	107.3	123.2	386.2	6.2	65.5	889			
	April	590	3.00	5.14	108.2	122.9	382.6	6.7	65.2	894			
	May	590	3.00	5.14	108.5	123.0	379.7	6.9	64.7	912			
	June	590	3.14	5.14	108.3	123.2	377.9	6.2	63.9	920			
	July	590	3.14	5.14	108.5	123.4	376.8	6.1	63.6	925			
	August	601	3.14	5.34	108.5	123.4	369.0	6.5	62.5	916			
	September	601	3.14	5.34	108.6	123.5	366.0	7.0	62.2	916			
	October	601	3.14	5.34	109.3	123.3	366.0	7.1	62.2	908			
	November	601	3.14	5.34	109.8	123.3	369.4	6.7	62.5	913			
	December	601	3.14	5.34	109.8	123.1	372.4	6.6	62.9	905			
2014	January	595	3.14	5.24	109.6	123.3	375	6.0	62.9	906			
	February	595	3.14	5.24	110.0	124.6	379.6	5.9	63.6	900			
	March	581	3.14	4.99		125.1	383.4	5.8	64.1	920			
	April												
	May												
	June												
	July												
	August												
	September												
	October												
	November												
	December												

"P &amp; I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

**Table 6b: Economic Indicators****March 2014**

		Interest Rates		NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market				Average Weekly Earnings (\$)		
		P & I Per \$100,000	Mortgage Rates (%)			Employment SA (000)	Unemployment Rate (%) SA	Participation Rate (%) SA				
			1 Yr. Term	5 Yr. Term								
2013	January	595	3.00	5.24	116.2	121.3	67.9	7.7	67.6	861		
	February	595	3.00	5.24	116.2	122.8	68.7	7.7	68.2	869		
	March	590	3.00	5.14	116.3	123.2	68.9	7.6	68.5	861		
	April	590	3.00	5.14	116.5	122.9	68.5	7.6	67.9	849		
	May	590	3.00	5.14	116.6	123.0	68.7	7.2	67.8	827		
	June	590	3.14	5.14	116.6	123.2	69.0	6.6	67.7	808		
	July	590	3.14	5.14	116.9	123.4	68.5	6.7	67.2	795		
	August	601	3.14	5.34	117.0	123.4	68.8	6.9	67.6	784		
	September	601	3.14	5.34	117.0	123.5	68.7	5.8	66.8	783		
	October	601	3.14	5.34	117.1	123.3	69.0	4.8	66.3	793		
	November	601	3.14	5.34	117.2	123.3	68.3	4.1	65.0	810		
	December	601	3.14	5.34	117.4	123.1	66.9	5.1	64.5	822		
2014	January	595	3.14	5.24	117.5	123.3	66	5.9	64.4	831		
	February	595	3.14	5.24	117.9	124.6	65.9	7.1	64.7	829		
	March	581	3.14	4.99		125.1	66.7	7.4	65.6	821		
	April											
	May											
	June											
	July											
	August											
	September											
	October											
	November											
	December											

"P &amp; I" means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

"NHPI" means New Housing Price Index

"CPI" means Consumer Price Index

"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

## METHODOLOGY

### Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostels accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

### Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

## STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "dwelling unit", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "start", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "under construction" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "completion", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "absorbed" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental:** Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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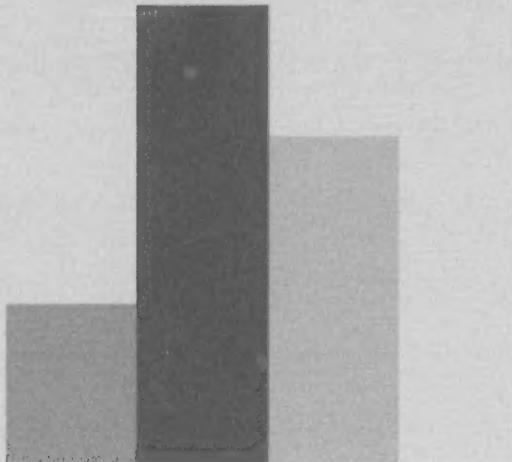
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